

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 21-17647-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph C. Spino
aka Joseph Carmen Spino
217 Wedgewood Drive
Turnersville, NJ 08012

Casey A. Spino
aka Casey Ann Heenan, aka Casey H.
Spino, aka Caseyann Heenan Spino, aka
Casey A. Heenan-Spino
187 Blackman Rd
Egg Harbor, NJ 08234

Social Security No.: **xxx-xx-2853** **xxx-xx-5944**

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after November 4, 2024 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: October 4, 2024
JAN: lgr

Jeanne Naughton
Clerk

In re:
Joseph C. Spino
Casey A. Spino
Debtors

Case No. 21-17647-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 04, 2024

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph C. Spino, 217 Wedgewood Drive, Turnersville, NJ 08012-1539
jdb	+ Casey A. Spino, 187 Blackman Rd, Egg Harbor, NJ 08234-7514

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 04 2024 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 04 2024 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

District/off: 0312-1

User: admin

Page 2 of 2

Date Recd: Oct 04, 2024

Form ID: clsnodsc

Total Noticed: 4

Barbara J. Snavely

on behalf of Joint Debtor Casey A. Spino jjresq1@comcast.net

Barbara J. Snavely

on behalf of Debtor Joseph C. Spino jjresq1@comcast.net

Denise E. Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Harold N. Kaplan

on behalf of Creditor Nationstar Mortgage LLC hkaplan@rasnj.com kimwilson@raslg.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kimberly A. Wilson

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC kimwilson@raslg.com

Kimberly A. Wilson

on behalf of Creditor Nationstar Mortgage LLC kimwilson@raslg.com

Richard Gerbino

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

William H. Clunn, III

on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

TOTAL: 12